

REMARKS

Claim Status

Claims 1-66 were originally presented for examination in this application. Currently, claims 17, 39, 40, and 62-66 are pending in the application and have been allowed.

Amendments to Specification

Applicant's original drawings were said to omit the feature "sending the credit application from a first remote funding source to a second remote funding source if the first funding source declines to approve the credit application." Accordingly, new figures are enclosed illustrating this feature and the specification is amended to add a description of the new figures.

CONCLUSION

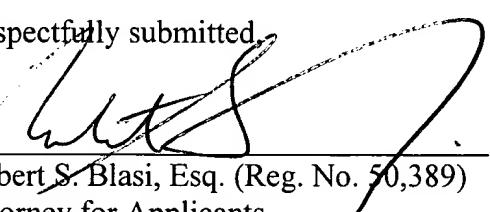
Applicants respectfully submit that, in light of the foregoing amendments to the specification and drawings, the application is in condition for allowance.

If, in the Examiner's opinion, a telephonic interview would expedite prosecution of the present application, the undersigned attorney would welcome the opportunity to discuss any outstanding issues.

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Respectfully submitted,



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Amendments to the Drawings

Attached are two new sheets of drawings: Figure 8A and 8B.

Attachment: New Sheets